

STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation,  
Petitioner

v

Robert A. Clipper,  
Respondent

Enforcement Case No. 08-5694

---

For the Petitioner:

William R. Peattie  
Office of Financial & Insurance Regulation  
P.O. Box 30220  
Lansing, MI 48909-7720

For the Respondent:

Robert A. Clipper  
[REDACTED]  
[REDACTED]

---

Issued and entered  
this 2<sup>nd</sup> day of December 2008  
by Ken Ross  
Commissioner

**FINAL DECISION**

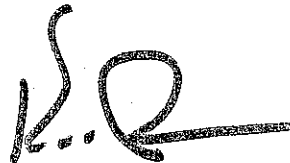
On September 17, 2008, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent planned to attend the hearing. Respondent failed to take any of these actions.

On October 22, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

**ORDER**

In accordance with sections 1239(1) and 1244 of the Michigan Insurance Code, the insurance producer license of Respondent is revoked.

A handwritten signature in dark ink, appearing to be 'K. Ross', written over a horizontal line.

Ken Ross  
Commissioner